



# Borrower/Buyer Beware

Participants engage in hands-on activities to help them identify and avoid deceptive practices, which impair home ownership.



**FREE Seminar**

To register, call (202) 314-3422 or visit [www.nfhta.org](http://www.nfhta.org).

## Who Should Attend?

- Housing professionals
- Housing counselors
- Home buyers

## Objectives:

Upon completion of this course, participants should be able to:

- Describe and explain the home-buying process.
- List and describe various statutes that prohibit lending discrimination.
- Explain protections under the Fair Housing Act.
- Understand the benefits/downfalls of refinancing and alternatives to refinancing.
- Differentiate between different types of loans and understand the advantages and disadvantages of each.
- Identify overly aggressive marketing techniques and what, if any, actions they can take to address them.
- Identify deceptive tactics and practices that consumers should avoid in the home-buying process.

## Instructors:

### *Selected NFHTA faculty include:*

Stella Adams	Luisa Melgarejo
Kathleen Diebold	Michael Mitchell
Lloyd London	Darlene Newbern
Jeffrey May	Steve Tomkowiak

## October 2009

**Lending Discrimination	Oct 5-6	Los Angeles, CA
**Financial Aspects of Lending	Oct 7-9	Los Angeles, CA
**Lending Discrimination	Oct 19-20	Cleveland, OH
**Financial Aspects of Lending	Oct 21-23	Cleveland, OH
**Buyer Beware	Oct 19-20	Stockton, CA
**Preventing Foreclosure	Oct 21-23	Stockton, CA
**Lending Discrimination	Oct 19-20	Las Vegas, NV
**Financial Aspects of Lending	Oct 21-23	Las Vegas, NV
**Lending Discrimination	Oct 26-27	Ft. Worth, TX
**Financial Aspects of Lending	Oct 28-30	Ft. Worth, TX
**Lending Discrimination	Oct 26-27	Philadelphia, PA
**Financial Aspects of Lending	Oct 28-30	Philadelphia, PA

## November 2009

**Lending Discrimination	Nov 2-3	Salt Lake City, UT
**Financial Aspects of Lending	Nov 4-6	Salt Lake City, UT
**Preventing Foreclosure	Nov 2-4	Cleveland, OH
**Buyer Beware	Nov 5-6	Cleveland, OH
*Lending Discrimination	Nov 2-3	Miami, FL
*Financial Aspects of Lending	Nov 4-6	Miami, FL
**Buyer Beware	Nov 16-17	Los Angeles, CA
**Preventing Foreclosure	Nov 18-20	Los Angeles, CA
**Preventing Foreclosure	Nov 16-18	Miami, FL
**Buyer Beware	Nov 19-20	Miami, FL
**Lending Discrimination	Nov 16-17	Phoenix, AZ
**Financial Aspects of Lending	Nov 18-20	Phoenix, AZ

## December 2009

**Buyer Beware	Nov 30 – Dec 1	Salt Lake City, UT
**Preventing Foreclosure	Dec 2-4	Salt Lake City, UT
**Buyer Beware	Nov 30 – Dec 1	Philadelphia, PA
**Preventing Foreclosure	Dec 2-4	Philadelphia, PA
**Preventing Foreclosure	Dec 7-9	Ft. Worth, TX
**Buyer Beware	Dec 10-11	Ft. Worth, TX
**Buyer Beware	Dec 7-8	Phoenix, AZ
**Preventing Foreclosure	Dec 9-11	Phoenix, AZ

\*This course is available in English and Spanish

\*\*This course is available in English & Spanish with Translation Services provided